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Title of Invention**SYSTEM AND METHOD FOR MULTIPLE CHARGE OPTIONS FOR BILLING OUT-OF-POCKET COSTS**

First Named Applicant: Steven Lundberg

Attorney Docket Number: 684001US6

I hereby appoint the registered practitioner(s) at Customer Number:

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as my attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.

I am the Applicant/Inventor.

Full Name of Applicant of Record:

Mr. Steven Lundberg

Signature: /steven lundberg/

Date: 2004-07-19